

Information to identify the case:

Debtor 1	<u>Joseph E. Snodgrass</u>	Social Security number or ITIN	xxx-xx-5788
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Debra L. Snodgrass</u>	Social Security number or ITIN	xxx-xx-1582
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-28880-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph E. Snodgrass

Debra L. Snodgrass

2/14/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph E. Snodgrass
 Debra L. Snodgrass
 Debtors

Case No. 17-28880-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 30

Date Rcvd: Feb 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2019.

db/jdb +Joseph E. Snodgrass, Debra L. Snodgrass, 1512 Route 206, Tabernacle, NJ 08088-8878
 cr +Specialized Loan Servicing LLC, PO Box 636007, Littleton, CO 80163-6007
 517071261 +Advocare Medford Peds Adol Med, P.O. Box 3001, Voorhees, New Jersey 08043-0598
 517115708 +Beneficial Bank, 1818 Market Street, Philadelphia, PA 19103-3628
 517121159 +Beneficial Bank, Att: Eisenberg Gold, 1040 N Kings Hwy Ste 200,
 Cherry Hill, NJ 08034-1925
 517071263 Beneficial Servicing BK I/L, 1818 Walnut Street, Philadelphia, PA 19106-3696
 517071265 Children's Hospital of Philadelphia, Lockbox #7802, P.O. Box 8500,
 Philadelphia, Pennsylvania 19178-7802
 517071264 Childrens Hospital Home Care, 550 S. Gooddard Blvd,
 King of Prussia, Pennsylvania 19406-2931
 517071268 Gastroenterology Consultants of SJ, P.O. Box 70, Lumberton, New Jersey 08048-0070
 517071270 +HBA Management Inc. DBA, 92 Brick Road, Marlton, New Jersey 08053-2177
 517071271 Hospital Billing-Chop, P.O. Box 787802, Philadelphia, Pennsylvania 19178-7878
 517071273 +Kohls Capone (PO Box 3115, Milwaukee, WI, PO Box 3115, Milwaukee, Wisconsin 53201-3115
 517071274 Lab Corp of America, P.O. Box 2240, Burlington, North Carolina 27216-2240
 517071275 Physician Billing-PB Chop, P.O. Box 788017, Philadelphia, Pennsylvania 19178-8017
 517071276 ++++SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005
 (address filed with court: Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163)
 517091851 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 517071277 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
 517237492 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2019 00:14:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 15 2019 00:14:30 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517071262 +EDI: RMCB.COM Feb 15 2019 04:38:00 American Medical Collection Agency,
 4 Westchester Plaza, Building 4, Elmsford, New York 10523-1615
 517263067 EDI: RESURGENT.COM Feb 15 2019 04:38:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517115708 +E-mail/Text: rreithmeier@thebeneficial.com Feb 15 2019 00:13:14 Beneficial Bank,
 1818 Market Street, Philadelphia, PA 19103-3628
 517248525 +EDI: PRA.COM Feb 15 2019 04:38:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 517199024 EDI: BL-BECKET.COM Feb 15 2019 04:38:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517970271 EDI: PHINHARRIS Feb 15 2019 04:38:00 Childrens Hospital of Philadelphia,
 Attn Harris and Harris LTD, 111 W Jackson Blvd Ste 400, Chicago, IL 60604-4135
 517071266 +EDI: CITICORP.COM Feb 15 2019 04:38:00 CitiCards, PO Box 6241,
 Sioux Falls, SD 57117-6241
 517071267 EDI: DISCOVER.COM Feb 15 2019 04:38:00 Discover Financial, PO Box 15316,
 Wilmington, Delaware 19850
 517085878 EDI: DISCOVER.COM Feb 15 2019 04:38:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 517071269 EDI: PHINHARRIS Feb 15 2019 04:38:00 Harris & Harris, Ltd, 111 W. Jackson Blvd, Suite 400,
 Chicago, Illinois 60604-4135
 517071272 +EDI: IIC9.COM Feb 15 2019 04:38:00 IC System Collections, PO Box 64378,
 Saint Paul, Minnesota 55164-0378

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Beneficial Bank, 1818 Market Street, Philadelphia, PA 19103-3628
 517970274* Childrens Hospital of Philadelphia, Attn Harris and Harris LTD, 111 W Jackson Blvd Ste 400,
 Chicago, IL 60604-4135

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Specialized Loan Servicing LLC
NJECEMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Janet Gold on behalf of Creditor Beneficial Bank jgold@egclawfirm.com,
ksantiago@egalawfirm.com,jwingfield@egalawfirm.com
Melissa S DiCerbo on behalf of Creditor Specialized Loan Servicing LLC nj-ecfmail@mwclaw.com,
nj-ecfmail@ecf.courtdrive.com
Mina M Beshara on behalf of Creditor Specialized Loan Servicing LLC nj-ecfmail@mwclaw.com
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC
rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Steven N. Taieb on behalf of Debtor Joseph E. Snodgrass staieb@comcast.net
Steven N. Taieb on behalf of Joint Debtor Debra L. Snodgrass staieb@comcast.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11